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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-04-043-05-CO01

MARTIN E. FRANCIS, Designated Broker for  
FINANCIAL CENTER MORTGAGES &  
INVESTMENTS, LLC

CONSENT ORDER

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Chuck Cross, Division Director, Division of Consumer Services, and Martin E. Francis (Respondent), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-04-043-04-SC01 (Statement of Charges), entered April 8, 2004, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges.

Based upon the foregoing:

A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

CONSENT ORDER

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8795

1           **B. Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a hearing  
2 before an administrative law judge, and that he has waived his right to a hearing and any and all administrative and  
3 judicial review of the issues raised in this matter, or of the resolution reached herein. Accordingly, Respondent  
4 agrees to withdraw his appeal and to inform the Office of Administrative Hearings in writing of his withdrawal.

5           **C. Prohibition from Industry.** It is AGREED that, from the date of entry of this Consent Order  
6 through February 24, 2011, Respondent is prohibited from participating in the conduct of the affairs of any  
7 mortgage broker licensed by the Department in any capacity, including but not limited to: (1) any financial  
8 capacity whether active or passive or (2) as an officer, director, principal, designated broker, employee, or loan  
9 originator.

10           **D. Application for Mortgage Broker License.** It is AGREED that Respondent shall not apply to the  
11 Department for a mortgage broker license under any name at any time through February 24, 2011. It is further  
12 AGREED that, should Respondent apply to the Department for a mortgage broker license after February 24, 2011,  
13 Respondent shall be required to meet any and all application requirements in effect at that time.

14           **E. Non-Compliance with Order.** It is AGREED that Respondent understands that failure to abide  
15 by the terms and conditions of this Consent Order may result in further legal action by the Director. In the  
16 event of such legal action, Respondent may be responsible to reimburse the Director for the cost incurred in  
17 pursuing such action, including but not limited to, attorney fees.

18           **F. Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily entered into  
19 this Consent Order, which is effective when signed by the Director's designee.

20           **G. Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read this Consent  
21 Order in its entirety and fully understands and agrees to all of the same.



1 **RESPONDENT:**

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3  
4 Martin E. Francis

7/22/05  
Date

5  
6  
7 Christopher R. Ambrose, WSBA No. 26237  
8 Attorney at Law  
9 Attorney for Respondent

Date

10  
11 DO NOT WRITE BELOW THIS LINE

12 THIS ORDER ENTERED THIS 24th DAY OF July, 2005.



CHUCK CROSS  
Director  
Division of Consumer Services  
Department of Financial Institutions

CONSENT ORDER